Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 1 of 70

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Richard	
		First name	First name
	Write the name that is on your government-issued picture identification (for	κ	
		Middle name	Middle name
	example, your driver's	Brechum	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_	5		
2.	All other names you	First name	First name
	have used in the last 8 years	i list ridirie	Tilstilaine
	Include your married or maiden names.	Middle name	Middle name
		Middle Harle	Wilder
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 9275	xxx - xx-
	of your Social Security number or		
	federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 2 of 70

D	ebtor 1 Richard First Name	K Brechum Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		559 W Diversey Pkwy Apt 345 Number Street	Number Street
		Chicago Illinois 60614	
		City State Zip Code Cook	City State Zip Code
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have	Check one: Over the last 180 days before filing this petition, I have
	to me for bank aptoy	lived in this district longer than in any other district.	lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Thave another leason. Explain. (See 20 0.3.0. 99 1400.)

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 3 of 70

Debtor 1 Richard	K	Brechum		Case number (if kno	no wn)
First Name	Middle Name	Last Name			
Part 2: Tell the Court Al	bout Your Bankruptcy C	ase			
 The chapter of the Bankruptcy Code you are choosing to file under 		description of each, see /10)). Also, go to the top of			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about cashier's check, or may pay with a cre I need to pay the findividuals to Pay I request that my judge may, but is rethe official poverty you choose this or	t how you may pay. Typ money order. If your at edit card or check with a fee in installments. If y Your Filing Fee in Instal fee be waived (You man not required to, waive you in that applies to you	pically, if you to the pre-printer ou choose all ments (O ay request our fee, an ur family si	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so only ze and you are u	the clerk's office in your local court for the fee yourself, you may pay with cash, or payment on your behalf, your attorney gn and attach the <i>Application for</i> 3A). If you are filing for Chapter 7. By law, and if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?		them District of Illinois	When When When	2/29/2016 MM / DD / YYYY MM / DD / YYYY	Case number 16-06963 Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to				est You (Form 101A) and file it with

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 4 of 70

Debtor 1 Richard K Brechum Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 5 of 70

 Debtor 1
 Richard
 K
 Brechum
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to ☐ Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 6 of 70

Debtor 1 Richard First Name		rechum Cas	se number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual p No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily by	primarily for a personal, fa pusiness debts? Business vestment or through the o	amily, or household purpose." s debts are debts that you incoperation of the business or i	curred to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu	7. Do you estimate that after	any exempt property is exclude bute to unsecured creditors?	ed and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		-50,000 -100,000 an 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million	00,001-\$1 billion ,000,001-\$10 billion 0,000,001-\$50 billion an \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million	00,001-\$1 billion ,000,001-\$10 billion 0,000,001-\$50 billion an \$50 billion
Part 7: Sign Below	I have examined this petition, an	d I declare under penalty (of periury that the information	n provided is true and
For you	correct. If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1	apter 7, I am aware that I n understand the relief avail II did not pay or agree to p led and read the notice red h the chapter of title 11, L ement, concealing propert ase can result in fines up t 519, and 3571.	nay proceed, if eligible, under ilable under each chapter, and pay someone who is not an a quired by 11 U.S.C. § 342(b). United States Code, specified by, or obtaining money or proof o \$250,000, or imprisonment	Chapter 7, 11,12, or 13 d I choose to proceed attorney to help me fill lin this petition.
	Signature of Debtor 1		Signature of Debtor 2	
	Executed on 2/7/2018 MM / DD	/ 	Executed on	D / YYYY

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 7 of 70

Debtor 1 Richard	K	Brechum	Case number (if k	nown)				
First Name	Middle Name	Last Name	<u> </u>					
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the				
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I				
represented by an	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect							
attorney, you do not	4.5							
need to file this page.	/s/ Elise Harmening	1	Date	2/7/2018				
	Signature of Attorney		MI	M / DD / YYYY				
	,							
	Elise Harmening							
	Printed name							
	Semrad Law Firm							
	Firm name							
	20 S. Clark Street							
	Street							
	28th Floor							
	Chicago		Illinois	60603				
	City		State	Zip Code				
	Contact phone	3124852095	Email address	eharmening@semradlaw.com				
			-					
	6325657		Illinois					
	Bar number		State					

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 8 of 70

Fill in this information to identify your case:									
Debtor 1	Richard	K	Brechum						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois						
			(State)						
Case number (If known)									

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,125.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,125.00
2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$4,000.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$7,346.00
Your total liabilities	\$11,346.00
0 t - V 1 15	<u> </u>
rt 3: Summarize Your Income and Expenses	
•	
Schedule I: Your Income (Official Form 106I)	\$1,200.00
·	\$1,200.00
Schedule I: Your Income (Official Form 106I)	\$1,200.00 \$1,025.00

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 9 of 70

Deb	tor 1 Richard	K	Brechum	Case number (if known)							
Dort	First Name Answer Th	Middle Name ese Questions for Administrations	Last Name	rde							
Part 4	Allswei III	ese Questions for Authinistrat	uve and Statistical Necoi	us							
6. A	re you filing for b	ankruptcy under Chapters 7, 11, o	r 13?								
	No. You have r	nothing to report on this part of the fo	orm. Check this box and subm	it this form to the court with your other sch	nedules.						
Ī,	Yes.										
7 14	7. What kind of daht do you hous?										
7. W	7. What kind of debt do you have?										
Ŀ		e primarily consumer debts. Consu ehold purpose. 11 U.S.C. § 101(8). I		by an individual primarily for a personal, purposes. 28 U.S.C. § 159.							
Г	☐ Your debts are	e not primarily consumer debts. Yo	ou have nothing to report on the	nis part of the form. Check this box and sul	bmit						
	this form to the	e court with your other schedules.		·							
8. F	From the Stateme	ent of Your Current Monthly Incom	e: Copy your total current mor	nthly income from Official	\$1,200.00						
		11; OR , Form 122B Line 11; OR , Fo		,	ψ1,200.00 —————————————————————————————————						
9.	Comultha followi	ng special categories of claims fro	om Dort 4 line 6 of Sohodule	E/F.							
9.	Copy the lollowi	ng special categories of claims in	om Part 4, line 6 of Schedule	E/F:							
	From Part 4 on S	Schedule E/F, copy the following:	Total claim								
	9a Domestic sup	port obligations (Copy line 6a.)		\$0.00							
		,	. (2	\$0.00							
	9b. Taxes and cer	rtain other debts you owe the govern	ment. (Copy line 6b.)	<u>.</u>							
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)											
9d. Student loans. (Copy line 6f.) \$0.00											
	9e Obligations ar	ising out of a separation agreement o	ort as \$0.00								
	priority claims. (Copy line 6g.)		,								
	9f Dehts to nens	ion or profit-sharing plans, and other	similar debts (Copy line 6h)	\$0.00							
	on Bobio to pens	ion of profit diffalling plane, and office	omma dobto. (Oopy mile on.)								

\$0.00

9g. Total. Add lines 9a through 9f.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 10 of 70

				•				
Fill in this	information	to identify your c	ase:					
Debtor 1	Richa		K		Brechum			
Debtor 2	First N	lame	Middle N	ame	Last Name			
(Spouse, if fi	ling) First N	lame	Middle N	ame	Last Name			
United Sta	ates Bankrup	tcy Court for the:	Northern		District of Illinois (State)	_		
Case num (If known)	nber				(,			_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	B: Prope	rty					12/1
category v responsibl write your Part 1:	where you the for supply name and o	nink it fits best. E ing correct infor case number (if k Each Residenc	Be as complete a mation. If more s nown). Answer ev ee, Building, Lar	nd accu pace is very que nd, or (set only once. If an asset fit rate as possible. If two mar needed, attach a separate s estion. Other Real Estate You On esidence, building, land, or s	ried people ar sheet to this f	e filing together, both a orm. On the top of any a an Interest In	re equally
7. Do you	No. Go to P		juitable liiterest i	ii aiiy ie	sidelice, building, land, of s	ыша ргорег	ty:	
	Yes. Where	is the property?						
1.1		ss, if available, or	other description	Sin Du	s the property? Check all that agle-family home plex or multi-unit building andominium or cooperative anufactured or mobile home	t apply.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> iims Secured by Property. Current value of the portion you own?
				La				
	Number	Street		Investment property Timeshare			Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who hone. De De De De	as an interest in the proper btor 1 only btor 2 only btor 1 and Debtor 2 only least one of the debtors and a			ommunity property
				Other	information you wish to add	about this it	em, such as local	
16			at tanan	prope	ty identification number:			
1.2		more than one, li		Sin Du	s the property? Check all that gle-family home plex or multi-unit building indominium or cooperative anufactured or mobile home	t apply.	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: hims Secured by Property. Current value of the portion you own?
	Number	Street		Land Investment property Timeshare			Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who hone. De De De At Other	as an interest in the proper btor 1 only btor 2 only btor 1 and Debtor 2 only least one of the debtors and a information you wish to add ty identification number:	nother	(see instructions)	emmunity property

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 11 of 70

Debtor 1	Richard	К	Brechum Case numb	er (if known)	
	First Name	Middle Name	Last Name		<u> </u>
1.3	et address, if available, or ot		/hat is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	5. aaa. 555, ii a. a. a. a. 5, 5. 5.		Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street	Zip Code	Land Investment property Timeshare	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
City	State		Other /ho has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another other information you wish to add about this item	(see instructions)	mmunity property
0.444	ale delle ed e dale e	-	roperty identification number:		
	ve attached for Part 1. Wi		II of your entries from Part 1, including any entriere. ■ IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	es for pages	
Do you ow you own t	hat someone else drives. If	equitable interest you lease a vehicle, a	in any vehicles, whether they are registered or nalso report it on Schedule G: Executory Contracts and		
3. Cars, va		illity vehicles, motorc	rycles		
3.1	Make Model: Year:	Exus RX 350 2000	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2000 Lexus RX350	200000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$3225.00	Current value of the portion you own? \$3225.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims <i>Secured by Property.</i>
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (see instructions)		

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 12 of 70

or 1	Richard First Name	K Middle Name	Brechum Ca	ase number		
0.0		wildule Name) Ob a cl	De met ded it is it.	alaine a su su con alla a
3.3	Make Model:		Who has an interest in the property? one.	Cneck	Do not deduct secured the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	
	Approximate mileage:					. , ,
	. 1-1		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and another	ther		
			Check if this is community prope	erty (see		
			instructions)			
3.4	Make		Who has an interest in the property?	? Check	Do not deduct secured	
	Model:		one.	the amount of any sec		
	Year:		Debtor 1 only		Creditors Who Have Cla	ims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and anot	ther		
			Check if this is community prope	erty (see		
				• (
Exar			her recreational vehicles, other vehicles, aft, fishing vessels, snowmobiles, motorcycle			
Exar	nples: Boats, trailers, motor No Yes		her recreational vehicles, other vehicles,	e accessorie		•
Exar	nples: Boats, trailers, motor No Yes Make		her recreational vehicles, other vehicles, aft, fishing vessels, snowmobiles, motorcycle who has an interest in the property?	e accessorie	Do not deduct secured	red claims on Schedule
Exar	nples: Boats, trailers, motor No Yes Make Model:		her recreational vehicles, other vehicles, aft, fishing vessels, snowmobiles, motorcycle Who has an interest in the property? one. Debtor 1 only	e accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? one. Debtor 1 only Debtor 2 only	e accessorie	Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	e accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? one. Debtor 1 only Debtor 2 only At least one of the debtors and another.	e accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	e accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? one. Debtor 1 only Debtor 2 only At least one of the debtors and anotone Check if this is community prope	e accessorie Check ther erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the property? one. Debtor 1 only Debtor 2 only At least one of the debtors and anotinistructions) Check if this is community prope instructions)	e accessorie Check ther erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fred claims on Schedule
Exar	mples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the property? One. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot instructions) Who has an interest in the property?	e accessorie Check ther erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Fred claims on Schedule
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot instructions) Who has an interest in the property?	e accessorie Check ther erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Fred claims on Schedule
Exar	mples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only At least one of the debtors and anot instructions) Who has an interest in the property? One. Debtor 1 and Debtor 2 only The community property? One. Debtor 1 only	e accessorie Check ther erty (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fred claims on Schedule ims Secured by Propert
Exar	mples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the property? one. Debtor 1 only Debtor 2 only At least one of the debtors and anot Check if this is community prope instructions) Who has an interest in the property? one. Debtor 2 only Debtor 3 and Debtor 2 only The check if this is community prope instructions) Who has an interest in the property? one. Debtor 1 only Debtor 2 only	e accessorie Check Check Check Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fred claims on Schedule ims Secured by Propert Current value of the
Exar	mples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the property? one. Debtor 1 only Debtor 2 only At least one of the debtors and anot instructions) Who has an interest in the property? one. Debtor 1 and Debtor 2 only At least one of the debtors and anot check if this is community prope instructions) Who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 2 only	e accessorie Check ther Check Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pred claims on Schedule ims Secured by Property Current value of the

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 13 of 70

Debtor 1 Richard Brechum Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used furniture & household goods \$700.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics, cellphone, tv \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... Various at-home gym equipment (weights) \$100.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing & shoes \$600.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1900.00 for Part 3. Write that number here

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 14 of 70

Debtor 1 Richard Brechum Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 15 of 70

Debt	tor 1 Richard	K	Brechum	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial			
		nclude personal checks, cashiers ents are those you cannot transfe			
	✓ No		to comeone by eighning	g c. aaag	
	=				
	Yes. Give specific information about	Issuer name:			
	them				
		-			
		-			
21.	Retirement or pension	accounts			
			, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	separatery.	Pension plan:			
		IRA:			
		Retirement account:			, -
		Keogh:			
		Additional account:			
		Additional account:			
22.	Security deposits and	prepayments			
		l deposits you have made so that with landlords, prepaid rent, publi			
	companies, or others	, , , , , , , , , , , , , , , , ,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No				
	Yes	Issuer name and description:			
	_				

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 16 of 70

Debt	tor 1 Richard First Name	K Middl	le Name	Last Name	Case number (if known)	
24.	Interests in a		count in a qua		under a qualified state tuition program.	
	✓ No Yes			ely file the records of any in	terests.11 U.S.C. § 521(c):	
25.	Trusts, equita	able or future interests in	property (othe	er than anything listed in	line 1), and rights or powers	
	exercisable f	or your benefit				
	Yes. Desc	ribe				
26.	Patents, cop	yrights, trademarks, trad	e secrets, and	other intellectual prope	rty	
	Examples: Inte	ernet domain names, websi				
	Yes. Desc	ribe				
27.	Licenses fra	nchises, and other genera	al intangibles			I
27.	Examples: Bu		-	ve association holdings, lic	uor licenses, professional licenses	
	✓ No Yes. Desc	ribe				
Moi	ney or propei	rty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or					portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s	wed to you specific information			Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give s about	wed to you specific information It them, including whether already filed the returns			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on ✓ No Yes. Give s about you a and f	wed to you specific information It them, including whether already filed the returns Ithe tax years				portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years	, spousal suppo	ort, child support, maintena	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give s about you a and if Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years	, spousal suppo	ort, child support, maintena	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give s about you a and if Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years t t due or lump sum alimony	, spousal suppo	ort, child support, maintena	State: Local: ance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give s about you a and if Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years t t due or lump sum alimony	, spousal suppo	ort, child support, maintena	State: Local: ance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give s about you a and if Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years t t due or lump sum alimony	, spousal suppo	ort, child support, maintena	State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00
29.	Tax refunds or ✓ No Yes. Give s about you a and to Family support Examples: Past ✓ No Yes. Give s Other amount	wed to you specific information It them, including whether salready filed the returns Ithe tax years It due or lump sum alimony, specific information			State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
29.	Tax refunds or ✓ No Yes. Give s about you a and to Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	wed to you specific information It them, including whether salready filed the returns the tax years t t due or lump sum alimony specific information	nce payments, o	disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00
29.	Tax refunds or ✓ No Yes. Give s about you a and to Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony specific information	nce payments, o	disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 17 of 70

Deb	tor 1 Rich	nard	K	Brechum	Case number (if known)	
	First	Name	Middle Name	Last Name		
31.		ts in insurance es: Health, disab		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
		s. Name the insueach policy and I		Company name:	Beneficiary:	Surrender or refund value:
32.	If you a		of a living trust, expect	someone who has died proceeds from a life insurance police	y, or are currently entitled to receive	
	✓ No Yes	s. Describe				
33.				you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
	✓ No Yes	s. Describe				
34.		contingent and off claims	unliquidated claims of	every nature, including countered	claims of the debtor and rights	
	✓ No Yes	s. Describe				
35.	Any fina	ancial assets y	ou did not already list			
	✓ No Yes	s. Describe				
36.			-	n Part 4, including any entries fo		
Part	5: De:	scribe Anv Bı	usiness-Related Pro	perty You Own or Have an I	nterest In. List any real estate in P	art 1.
37.				terest in any business-related pr		
	N		.,ga. 0. oquitable III	in any realificon foliated pr	- r y -	Current value of the
		Go to Part 6. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accoun	nts receivable o	or commissions you alre	eady earned		
	✓ No Yes	. Describe				
39.			nishings, and supplies ated computers, software	e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, e	lectronic devices
	✓ No Yes	s. Describe				

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 18 of 70

Deb	otor 1 Richard	K Middle News	Brechum	Case number (if known)	
40	First Name Machinery, fixtures, e	Middle Name equipment, supplies vou use	Last Name in business, and tools of you	ır trade	
	—	, ,			
	Yes. Describe				
41	Inventory				
71.	- N				
	No Yes. Describe				
	Tos. Describe				
		<u> </u>			
42.	Interests in partnersh	lips or joint ventures			
	✓ No	Nar	ne of entity:	% of ownership:	
	Yes. Give specific information about		·		
	them				
					<u> </u>
,-	.				
43.	_	lists, or other compilations	•		
	✓ No			0.0.0.101/414\\\0	
	Yes. Do your lists if	nclude personally identifiable i	nformation (as defined in 11 U	.S.C. § 101(41A))?	
	No	_			
	Yes. Desc	ribe			
44.	Any business-related	property you did not alread	y list		
	√ No				
	Yes. Give specific				
	information				
45. A	Add the dollar value of a	all of your entries from Part	5, including any entries for լ	pages you have attached	
Par	t 6. Describe Anv Fa	arm- and Commercial F	ishing-Related Property	You Own or Have an Interest In.	
rai	If you own or have an	interest in farmland, list it in Pa	rt 1.	 	
46.	Do you own or have a	ny legal or equitable intere	st in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
47	Farm animals				or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
	No				
	Yes. Describe				
	_				

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 19 of 70

Deb	tor 1 Richard	K	Brechum	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery,	fixtures, and tools of trad	le	
	✓ No				
	Yes. Describe				
		<u> </u>			
50.	Farm and fishing supp	lies, chemicals, and feed			
	√ No				
	Yes. Describe				
		<u> </u>			
51.	Any farm- and comme	rcial fishing-related property yo	ou did not already list		
	√ No				
	Yes. Describe				
	Too. Boombo				
		<u> </u>			
EO A	dd the deller velve ef e	II of very outside from Dort 6 in	alvelina onv antrica for no	man yayı bayın attachad	
		II of your entries from Part 6, in r here			
•					
Part	Describe ΔII Pro	perty You Own or Have an	Interest in That You Di	d Not List Above	
		perty of any kind you did not ali			
55.		ts, country club membership	eauy list:		
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of a	II of your entries from Part 7. W	rite that number here		<u> </u>
		(E. J. B. J. (III.) E.			
Part	8: List the Totals o	f Each Part of this Form			-
55	Part 1: Total real estate	e, line 2		•	
33.1	art i. Total leal estat	5, IIIG Z			
56 1	part 2 total vehicles, lir	ne 5			
00.	ourt 2 total vellioles, ill		\$3225.00	<u></u>	
57. P	art 3: Total personal a	nd household items, line 15	\$1900.00		
58. P	art 4: Total financial a	ssets, line 36			
					
59. I	-arτ 5: Total business-r	elated property, line 45			
60. I	Part 6: Total farm- and	fishing-related property, line 52			
61	Part 7: Total other pror	erty not listed, line 54			
62.	Total personal property	Add lines 56 through 61	\$5125.00		+ \$5125.00
				Copy personal property total	
					¢5105.00
63 T	otal of all property on s	Schedule A/B. Add line 55 + line 6	32		\$5125.00
J J . I	a proporty on t				i e

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 20 of 70

Fill in this information to identify your case:							
Debtor 1	Richard	K	Brechum				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	✓ You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	A/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Lexus RX 350, 2000, 2000 Lexus RX350 Line from Schedule A/B: 03	\$3,225.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
	Brief description: Used clothing & shoes Line from Schedule A/B: 11	\$600.00	\$600.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 21 of 70

Debtor 1 Richard K		Case number (if known)	
	le Name Li	ast Name	
art 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Used furniture & household goods Line from Schedule A/B: 06	\$700.00	\$700.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used electronics, cellphone, tv Line from Schedule A/B: 07	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Various at-home gym equipment (weights) Line from Schedule A/B: 09	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 22 of 70

		DC	Cument Page 22 01	70		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Richard	K	Brechum			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northorn	District of Illinois			
Officed States	Bankruptcy Court for the.	Northern	(State)			
Case number						
	Form 106D			J		Check if this is an amended filing
Schedi	ule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
1. Do any No. Yes	. Fill in all of the information	nit this form to the court	ty? with your other schedules. You hav	ve nothing else to repo	ort on this form.	
2. List all separat	•	nan one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Auto Service and Sales	Describe the property	that secures the claim:	\$4,000.00	\$3,225.00	\$775.00
Creditor 7446 N	's Name N Clark St		\$4,625.00 - Automobile PMSI			
Num		As of the date you file	, the claim is: Check all that apply.			
		Contingent				
Chicag		Unliquidated				
City Who ov	State ZIP Code wes the debt? Check one.	Disputed				
	btor 1 only	Nature of lien. Check	all that apply.			
	btor 2 only btor 1 and Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	d another	Judgment lien from	n a lawsuit			
l to	eck if this claim relates a community debt	Other (including a r	ight to offset)			
Date d	ebt was	Last 4 digits of accou	nt number			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$4,000.00

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 23 of 70

Fill in	this inforr	mation to identify your c	ase:			
Debto	or 1	Richard	K	Brechum		
		First Name	Middle Name	Last Name		
Debto						
(Spous	se, if filing)	First Name	Middle Name	Last Name		
Unite	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case	number			(State)		
(If knov	vn)					
Offi	cial F	orm 106E/F				Check if this is an amended filing
			. I' 1			
SC	neal	lie E/F: Cre	editors wno	Have Unsec	ured Claims	12/1
other Form claims the er known	party to a 106A/B) a s that are stries in the n).	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim tach the Continuation Pa	nt could result in a claim. A nexpired Leases (Official Fo ns Secured by Property. If m	Iso list executory contracts or rm 106G). Do not include an nore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number ite your name and case number (if
Part	IF LIST	All of Your PRIORIT	Y Unsecured Claims			
1.			secured claims against	you?		
	✓ No. 0	Go to Part 2.				
	Yes.					
	List all of	your priority unsecure	d - - - -		alaine liet the energite of annual	

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 24 of 70

Debto	r 1 Richard First Name	K Middle Name	Brechum Last Name	Case number (if	known)	
Part 2	List All of Your NONPRIC	RITY Unsecured Cla	ims			
4. L	o any creditors have nonpriority No. You have nothing to report Yes. ist all of your nonpriority unsecunsecured claim, list the creditor segments.	vunsecured claims agai ort in this part. Submit th ured claims in the alpha	nst you? is form to the court betical order of the	e creditor who holds each	claim. If a creditor has more	
lf	more than one creditor holds a pa age of Part 2.	•				
						Total claim
4.1	AFNI, INC. Nonpriority Creditor's Name PO Box 3517			digits of account number was the debt incurred?	1953 3/2017	\$145.00
	Number Street Bloomington Illinois City State Who incurred the debt? Check of Debtor 1 only □ Debtor 2 only	Zip Code	Co	the date you file, the claim ontingent aliquidated sputed of NONPRIORITY unsecure udent loans		
	Debtor 1 and Debtor 2 only At least one of the debtors an Check if this claim relates Is the claim subject to offset? No Yes		☐ div	ORIGINAL	as priority claims	
4.2	City of Chicago Parking Nonpriority Creditor's Name		Last 4	digits of account number		\$6,384.00
	121 N. LaSalle St # 107A Number Street Chicago Illinois City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this claim relates Is the claim subject to offset? ✓ No Yes	Zip Code one. nd another	As of to Co	was the debt incurred? the date you file, the claim ontingent diquidated sputed of NONPRIORITY unsecure udent loans oligations arising out of a servorce that you did not report obts to pension or profit-shabits her. Specify Parkin	d claim: paration agreement or as priority claims	
4.3	CONVERGENT OUTSOURCING Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 Number Street Houston Texas City State	5 77043 Zip Code	As of t	digits of account number was the debt incurred? the date you file, the claim ontingent liquidated	12/2013	<u>\$145.00</u>
	Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates is the claim subject to offset? No Yes	one.	Type c	sputed of NONPRIORITY unsecure udent loans oligations arising out of a servorce that you did not report obts to pension or profit-sha obts 001 Collecti her. Specify CREDITOI	paration agreement or as priority claims ring plans, and other similar	

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 25 of 70

Debtor 1 Richard Κ Brechum _ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 SOURCE RECEIVABLES MNG \$672.00 Last 4 digits of account number Nonpriority Creditor's Name 4615 DUNDAS DR STE 102 When was the debt incurred? 12/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **GREENSBORO** North Carolina 27407 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection - ORIGINAL Is the claim subject to offset? Other. Specify CREDITOR: SPRINT **✓** No

Yes

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 26 of 70

ebtor 1	Richard		K	Brechum	Case number (if known)	
	First Name		Middle Name	Last Name		
art 3:	List Others to	Be Notified A	bout a Debt That Y	ou Already Liste	ed	
coll coll cred	ection agency is lection agency he ditors here. If you old Scott Harris PC	trying to colle ere. Similarly, i do not have a	ct from you for a debt f you have more than o	you owe to someo one creditor for an e notified for any d	for a debt that you already listed in Parts 1 or 2. For example, if one else, list the original creditor in Parts 1 or 2, then list the ny of the debts that you listed in Parts 1 or 2, list the additional debts in Parts 1 or 2, do not fill out or submit this page. The part 1 or Part 2 did you list the original creditor?	a
	1 W Jackson # 600)		Line 4.2	of (Check Part 1: Creditors with Priority Unsecured Cla	ms
Nur	mber Street			_	one): Part 2: Creditors with Nonpriority Unsecured Claims	
Chi	icago	Illinois	60604	Last 4 digits of	f account number	

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 27 of 70

Debtor 1 Richard K Brechum Case number (if known)

Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$7,346.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$7,346.00 6j. Total. Add lines 6f through 6i.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 28 of 70

Fill in this information to identify your case:					
Debtor 1	Richard	K	Brechum		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 29 of 70

Eill in t	thic infor	mation to identify your o	2021		
	ınıs iniori	mation to identify your c	ase:		
Debto	r 1	Richard	K	Brechum	
		First Name	Middle Name	Last Name	
Debto	r 2 e, if filing)	First Name	Middle Name	l and Name a	
Орочьс	,	First Name	Middle Name	Last Name	
United	States B	ankruptcy Court for the:	Northern	District of Illinois	
Case r	number			(State)	
(If know					
					Check if this is an
					amended filing
Offi	cial	Form 106H			
<u> </u>					
Sch	edule	e H: Your Coc	lebtors		12/15
the ent known	tries in to . Answe o you ha No Yes	he boxes on the left. At r every question. ve any codebtors? (If yo	tach the Additional Page	to this page. On the top	e space is needed, copy the Additional Page, fill it out, and number op of any Additional Pages, write your name and case number (if a codebtor.) (**Community property states and territories include Arizona, California,
ld	laho, Lou	isiana, Nevada, New Mex	tico, Puerto Rico, Texas, Wa	ashington, and Wisconsin	in.)
_		Go to line 3.			
	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the ti	time?
	Ľ	No			
		Yes. In which communit	y state or territory did you	ı live?	Fill in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equi	valent	
		Normalia and Otherat			
		Number Street			
		City	State	Zip Cod	ode
		•		,	
a	gain as a	codebtor only if that p	erson is a guarantor or c	osigner. Make sure you	rif your spouse is filing with you. List the person shown in line 2 u have listed the creditor on Schedule D (Official Form 106D), hedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 30 of 70

Fill in this in	formation to identify	your case:							
Debtor 1	Richard	K	Brech	um					
	First Name	Middle Name	Last N	ame		Che	ck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	ame			An amended filing		
							A supplement showing	post-petition ch	apter 13
United States the:	Bankruptcy Court for	Northern	_ District of Illi	inois State)			expenses as of the follo		aptor re
Case number			(0	, iaio,					
(If known)							MM / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come							12/15
information a spouse. If mo number (if ki	about your spouse. I	•	d your spous	se is	not filing w	ith you, do	not include informa	tion about you	ır
_	ır employment		Debtor 1				Debtor 2		
informati	on.	Employment status	✓ Emplo	wed			Employed		
-	e more than one job, eparate page with		Not Er	-	ved		Not Employed		
informatio	n about additional		_						
employers		Occupation	Self-emplo	oyme	nt				
	art time, seasonal, or byed work.	Employer's name					_		
Occupatio	n may include student	Employer's address	N						
	aker, if it applies.		Number Str	reet			Number Street		
							_		
			City		State	Zip Code	City	State Zip Cod	<u> </u>
			Oity		State	Zip Code	City	State Zip Cou	6
		How long employed there?						_	
Part 2: Given	/e Details About N	Monthly Income							
r di C =	o Botano About I	montally infomio							
	onthly income as of t ss you are separated.	the date you file this form	n. If you have	noth	ing to report	for any line, v	vrite \$0 in the space. In	clude your non-	filing
	r non-filing spouse have attach a separate she	e more than one employer, et to this form.	combine the	infor	mation for all	employers fo		es below. If you	need
					For De	otor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (befo , calculate what the monthly		2.		\$0.00		_	
3. Estimat	e and list monthly over	rtime pay.		3.		+ \$0.00			
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.		\$0.00			

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 31 of 70

Debt	or 1Richard First Name		Brechum Last Name		Case number known)			
		date riamine			For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here		→ 4		\$0.00			
5. Lis	t all payroll ded							
5a	. Tax, Medicare,	and Social Security deductions	5	a.	\$0.00			
5b	. Mandatory cor	tributions for retirement plans	5	b.	\$0.00			
5с	. Voluntary cont	ributions for retirement plans	5	C.	\$0.00			
5d	l. Required repay	yments of retirement fund loans	5	d.	\$0.00			
5e	. Insurance		5	e.	\$0.00			
5f.	Domestic supp	ort obligations	5	f.	\$0.00			
5g	. Union dues		5	g.	\$0.00			
5h	. Other deduction	ons. Specify:	_ 5	h. +	\$0.00 +			
6. Ad +5h.	d the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6	-	\$0.00			
7. Ca	Iculate total mo	nthly take-home pay. Subtract line 6 from line	4. 7		\$0.00			
8. Lis	t all other incon	ne regularly received:						
8a	business, profe	-						
		ent for each property and business showing ordinary and necessary business expenses, and or net income.		a.	\$1,200.00			
8b	. Interest and di	•	8	b.	\$0.00			
8c	. Family support dependent reg	payments that you, a non-filing spouse, or ularly receive	a					
		, spousal support, child support, maintenance, nt, and property settlement.	8	C.	\$0.00			
8d	l. Unemployment	t compensation	8	d.	\$0.00			
8e	. Social Security	,	8	e.	\$0.00			
8f.	Include cash ass cash assistance	ent assistance that you regularly receive istance and the value (if known) of any non- that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es		f.	\$0.00			
8g	. Pension or reti	rement income	8	g.	\$0.00			
8h	. Other monthly	income. Specify:	8	h. +	\$0.00 +			
9. Ad	d all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	⊦8h. 9	. [\$1,200.00			
	•	income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp		0.	\$1,200.00 +		=	\$1,200.00
In o	clude contribution ends or relatives.	gular contributions to the expenses that yours from an unmarried partner, members of your amounts already included in lines 2-10 or amounts.	household,	your c	lependents, your roomn			
Sp	ecify:						11. +	\$0.00
		n the last column of line 10 to the amount in n the Summary of Schedules and Statistical Sui					12.	\$1,200.00
								Combined monthly income
13. D	o you expect an No.	increase or decrease within the year after y	you file this	s form?	•			
Ë	Yes. Explain:							
L								

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 32 of 70

Debtor 1Richard	К	Brechum	Case number (if	
First Name	Middle Name	Last Name	known)	_
Official Form 106l. Add	ditional page.			
8a.Net income from rental prop	erty and from operating a	business, profession, or fa	rm	

8a.1 Business and Self Employment	Debtor 1	Debtor 2				
Gross receipts (before all deductions)	\$2,775.00					
Ordinary and necessary operating expenses	-\$1,575.00					
Net monthly income from a business, profession, or farm	\$1,200.00		Copy here	\$1,200.00		

Official Form 106l Schedule I: Your Income page 3

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main

		Do	cument Page 33	of 70	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Richard First Name	K Middle Name	Brechum Last Name	_	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filing	g
United States B	Bankruptcy Court	for the: Northern	District of Illinois (State)		owing post-petition chapter 13 ne following date:
Case number (If known)			. ,	MM / DD / YYYY	<u></u>
Official	Form 10	<u>6J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans					
	o to line 2 Des Debtor 2 live	e in a separate household? must file Official Forms 106J-2, <i>Exp</i>	oenses for Separate Household	l of Debtor 2.	
2. Do you hav Do not list D Debtor 2.	e dependents? Lebtor 1 and	✓ No Yes. Fill out this information for each dependent	Dependent's relationshi	ip to Dependent's age	Does dependent live with you?
expenses of than yourself and dependents	s? [*]	✓ No Yes Going Monthly Expenses		-	-
Estimate your expenses as capplicable da Include expenses	expenses as of of a date after the te. uses paid for wit	your bankruptcy filing date unles te bankruptcy is filed. If this is a s h non-cash government assistance	supplemental Schedule J, ch		-

4. The rental or home ownership expenses for your residence. Include first mortgage payments and

any rent for the ground or lot. 4.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

If not included in line 4: 4a. Real estate taxes

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

4.

4a

4b.

4c.

4d.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 34 of 70

Debtor 1 Richard K Brechum Case number (if known)
First Name Middle Name Last Name

No.	FIISUNAINE	Middle Name Last Name		
6. Utilities: 6.a. Ectricity, heat, natural gas 6.b. Witer, sewer, garbage collection 6.b. Witer, sewer, garbage collection 6.b. Witer, sewer, garbage collection 6.c. Telephone, tell phone, Internet, satellite, and cable services 6.c. \$100.00 6.c. Telephone, tell phone, Internet, satellite, and cable services 6.c. \$100.00 6.c. Other, Specify; 7. \$250.00 8. \$0.00 7. \$250.00 8. \$0.00 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$40.00 9. Clothing, laundry, and dry cleaning 10. \$20.00 10. Personal care products and services 11. \$20.00 10. Personal care products and services 11. \$20.00 11. Medical and dental expenses 11. \$20.00 12. Transportation, include gas, maintenance, bus or train fare. 12. \$200.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 15. Insurance. 15. Cychicle insurance deducted from your pay or included in lines 4 or 20. 15. Cychicle insurance 15. Taxes, Do not include taxes deducted from your pay or included in lines 4 or 20. 15. Cychicle insurance 15. Taxes, Do not include taxes deducted from your pay or included in lines 4 or 20. 15. Cychicle insurance 15. Taxes, Do not include taxes deducted from your pay or included in lines 4 or 20. 15. Cychicle insurance 16. \$0.00 17. Carp payments for Vehicle 1 17. Carp payments for Vehicle 2 17. Cother. Specify: 17. Cother. Specify: 17. Cother. Specify: 17. Cother. Specify: 18. Your payments of Vehicle 2 19. \$0.00				Your expenses
6a. Electricity, heat, natural gas 6a. \$40.00	5. Additional mortgage payments for	or your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$100.00 6d. Other, Specify: 7. \$250.00 7. Food and housekceping supplies 7. \$250.00 8. Childcare and children's education costs 8. \$0.00 9. Citothing, laundry, and dry cleaning 9. \$40.00 10. Personal care products and services 11. \$0.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$200.00 10. Do not include an payments 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15. \$0.00 15b. Insurance 15a \$0.00 15c. Vehicle insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance 15b \$0.00 15c. Vehicle insurance 15c \$75.00 15c. Taxes, Do not	6. Utilities:			
6c. Telephone, cel phone, Internet, satellite, and cable services 6c. \$100.00 6d. Other, Specify; 6d \$0.00 7. Food and housekeeping supplies 8. \$0.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$40.00 10. Parsonal care products and services 10. \$20.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$200.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a. Life insurance 15a. \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance Specify: 15d. \$0.00 15c. Vehicle insurance. 15b. \$0.00 15c. Vehicle insurance. \$0.00 \$0.00 15c. Vehicle insurance. \$0.00 \$0.00 15c. Vehicle insurance. \$0.00 \$0.00 15c. Vehicle insurance.	6a. Electricity, heat, natural gas		6a.	\$40.00
8d. Other Specify:	6b. Water, sewer, garbage collection	n	6b.	\$0.00
7. Food and housekeeping supplies 7. \$250.00 8. Childran's and childran's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$40.00 10. Personal care products and services 10. \$250.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$200.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a \$0.00 15b. Insurance. 15a \$0.00 15c. Vehicle insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance. 15a \$0.00 15c. Vehicle insurance. Specify: 15d \$0.00 15. Taxaes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 15c. Vehicle insurance. Specify: 15a \$0.00 16. Taxaes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Taxaes. Do not include taxes deducted from your pay or included in lines	6c. Telephone, cell phone, Internet	s, satellite, and cable services	6c.	\$100.00
7. Food and housekeeping supplies 7. \$250.00 8. Childran's and childran's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$40.00 10. Personal care products and services 10. \$250.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$200.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a \$0.00 15b. Insurance. 15a \$0.00 15c. Vehicle insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance. 15a \$0.00 15c. Vehicle insurance. Specify: 15d \$0.00 15. Taxaes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 15c. Vehicle insurance. Specify: 15a \$0.00 16. Taxaes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Taxaes. Do not include taxes deducted from your pay or included in lines	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning 9. \$40.00 10. Personal care products and services 11. \$0.00 11. Medical and dental expenses 11. \$0.00 12. Transportation, Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. S0.00 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 16d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Your payments of unable to support others who do not live with you. Specify: 20a. Mortgages on other property 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b. S0.00 20c. Property, homeowner's, or renter's insurance 20c. S0.00 20d. Maintenance, repair, and upkeep expenses.			7.	\$250.00
10. Personal care products and services 10. \$20.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare.	8. Childcare and children's educati	on costs	8.	\$0.00
11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$200.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a \$0.00 15b. Health insurance 15b \$0.00 \$0.00 15c. Vehicle insurance 15c \$75.00 \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$9.00 \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$9.00 \$0.00 17. Installment or lease payments: 16 \$0.00 17. Installment or lease payments: 17a \$300.00 17b. Car payments for Vehicle 1 17a \$0.00 17c. Other. Specify: 17c \$0.00 17c. Other. Specify: 17c \$0.00 18. Your payments for Vehicle 1, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. </td <td>9. Clothing, laundry, and dry cleani</td> <td>ng</td> <td>9.</td> <td>\$40.00</td>	9. Clothing, laundry, and dry cleani	ng	9.	\$40.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$200.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a \$0.00 15b. Health insurance 15b \$0.00 15c. Vehicle insurance 15c \$75.00 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	10. Personal care products and ser	vices	10.	\$20.00
Do not include car payments 13. 13. 20.00	11. Medical and dental expenses		11.	\$0.00
14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 0 not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b \$0.00 15b. Health insurance 15b \$0.00 15c. Vehicle insurance 15c \$75.00 15d. Other insurance. Specify: 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$9ecify: 16 \$0.00 17. Installment or lease payments: 17a \$300.00 \$0.		ntenance, bus or train fare.	12.	\$200.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. Vehicle insurance 15d. \$0.00 15d. Other insurance. Specify: 15d. \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17c. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. \$0.00 17c. Other. Specify: 17d. \$0.00 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 1061). 18. Your payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses.	13. Entertainment, clubs, recreation	n, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a \$0.00 15b. Health insurance 15b \$0.00 15c. Vehicle insurance 15c \$75.00 15c. Vehicle insurance 15d \$0.00 15c. Vehicle insurance. Specify: 15d \$0.00 15d. Other insurance. Specify: 16 \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	14. Charitable contributions and re	ligious donations	14.	\$0.00
15b. Health insurance 15b \$0.00		I from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
Specify:			15c	\$75.00
Specify:	15d. Other insurance. Specify:		15d	\$0.00
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. S0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	16. Taxes. Do not include taxes dedu	cted from your pay or included in lines 4 or 20.		
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. \$300.00 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. \$0.00 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Specify: 18d. Specify: 19d. Specify: 19d. Specify: 19d. Specify: 20d. Maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18d. Specify: 20d. Specify: 20a. Specify: 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.	17. Installment or lease payments:		.0	
17c. Other. Specify:	17a. Car payments for Vehicle 1		17a	\$300.00
17d. Other. Specify:	17b. Car payments for Vehicle 2		17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20c \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	47.1 011 0		17d	\$0.00
19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses.			18	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d. So.00			10.	
20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	Specify:	· · · · · · · · · · · · · · · · · · ·	19.	\$0.00
20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	20.Other real property expenses no	ot included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	20a. Mortgages on other property		20a	\$0.00
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20b. Real estate taxes.		20b	\$0.00
	20c. Property, homeowner's, or re	nter's insurance	20c	\$0.00
20e. Homeowner's association or condominium dues 20e \$0.00	20d. Maintenance, repair, and upk	eep expenses.	20d	\$0.00
	20e. Homeowner's association or	condominium dues	20e	\$0.00

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 35 of 70

Debtor 1			K	Brechum	Case number (if known)			
	First Na	ame	Middle Name	Last Name				
21. Othe	r. Spec	ify:				21		\$0.00
22 Calc	ulate v	our monthly expenses	_			Г		
	-	es 4 through 21.	•				_	\$1,025.00
		g .	s for Debtor 2) if any	, from Official Form 106J-2			_	\$0.00
	. ,	e 22a and 22b. The resu	,, ,	•		22.	_	\$1,025.00
		our monthly net incom				22.		
	-	ne 12 (your combined m		Schedule I.		23a		\$1,200.00
23b.	Сору у	our monthly expenses fr	om line 22 above.			23b		\$1,025.00
23c. S	Subtrac	t your monthly expense	s from your monthly	ncome.				\$175.00
		sult is your monthly net i				23c	_	\$175.00
24 Do v	OII AYN	ect an increase or dec	rease in vour exper	ses within the year after y	ou file this form?			
-	-							
				loan within the year or do yo modification to the terms of				
	No .	•			,			
✓ '	NO							
	res							
		Explain here:						

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 36 of 70

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Richard	K	Brechum	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(Otato)	

Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

П	Check if this is an
_	amended filing

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

✓ No

☐ Yes. Name of person

✓ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✓ Is/ Richard Brechum

Signature of Debtor 1

Date

MM/DD/YYYY

Date

MM/DD/YYYY

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 37 of 70

Fill in thi	is infor	mation to identify your	case:					
Debtor 1	1	Richard First Name	K Middle	Brech Name Last	num Name			
Debtor 2 (Spouse, it		First Name	Middle	Name Last	Name			
United S	States B	ankruptcy Court for the:		District of				
Case nu	ımber			-	(State)			
(If known)								Check if this is
Offic	cial	Form 107						amended filing
State	eme	nt of Financia	al Affairs 1	for Individua	ls Filing fo	r Bankru	ıptcy	04/
informa	tion. I	te and accurate as po f more space is need own). Answer every c	ed, attach a sep					supplying correct your name and case
Part 1:	Give	Details About Your	Marital Status	s and Where You Li	ved Before			
1. W	/hat is	your current marital st	atus?					
		rried married						
2. D	uring t	he last 3 years, have y	ou lived anywher	re other than where yo	ou live now?			
	Yes	. List all of the places y	ou lived in the las			now.		
	Deb	tor 1:		Dates Debtor 1 live there	ed Debtor 2:			Dates Debtor 2 lived there
					Same a	s Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stre	eet		From
				То				To
	City	State	Zip Code		City	State	Zip Code	
					Same a	s Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stre	eet		From
				То				To
	City	State	Zip Code		City	State	Zip Code	
	d territor	e last 8 years, did you e ries include Arizona, Calif Make sure you fill out S	omia, Idaho, Loui	isiana, Nevada, New Me	xico, Puerto Rico, Te			rommunity property states)

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 38 of 70

Debt	tor 1	Richard K			ase number <i>(if knd</i>	<i>wn</i>)	
		First Name Middle	Name Last	Name			
Part	2:	Explain the Sources of Your Inc	ome				
	Fill i	you have any income from employment the total amount of income you receivorities. If you are filing a joint case and you not	ed from all jobs and all b	usinesses, including part-	ime	_	ears?
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions a exclusions)		of income that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$700.00	bonu Ope	es, missions, uses, tips rating a ness	
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$12000.00	bonu Ope	es, missions, uses, tips rating a ness	
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$9000.00	bonu Ope	es, missions, uses, tips rating a ness	
 	Inclu publi filing List (you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental inc a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	come is taxable. Example come; interest; dividends; you received together, lis	es of other income are alin ; money collected from law t it only once under Debto	rsuits; royalties; al	nd gambling and lo	
			Debtor 1		Debtor	2	
			Sources of income Describe below.	Gross income fro each source (before deductions and exclusions)	Describe	s of income e below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:					
		or last calendar year: lanuary 1 to December 31, 2017) YYYY					
		or the calendar year before that: lanuary 1 to December 31, 2016) YYYY					
					<u></u>		

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 39 of 70

Debtor 1 Richard Brechum __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 40 of 70

or 1	Richard		K		echum	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi corp age	ders include your porations of which	relatives; a nyou are a for a busin	iny general partner in officer, director, less you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No		!!				
Ш	Yes. List all pay	ments to a	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	ranteed or cosigned	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						Include creditor's name
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	CILV	Jiaic	ZID OUUC				The state of the s

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 41 of 70

Debtor 1 Richard Brechum Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2000 Lexus RX 350 02/2018 \$6749 City of Chicago Parking Creditor's Name Explain what happened 121 N. LaSalle St # 107A Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60602 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 42 of 70

Debt	tor 1 Richard First Name	K Middle Name	Brechum Last Name	Case number (if known)	
11.		ou filed for bankruptcy, dic ake a payment because y		ank or financial institution, set off any am	ounts from your
	Yes. Fill in the detail	S.			
	_		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name				
	Number Street				
			Last 4 digits of account r	number: XXXX-	
	City S	tate Zip Code			
12.		filed for bankruptcy, was istodian, or another officia		possession of an assignee for the benefit o	of creditors, a court-
	✓ No ☐ Yes				
Part		and Contributions			
Fart	List Oel talli Gilts a				
13.	Within 2 years before yo	ou filed for bankruptcy, die	d you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No ✓ Yes. Fill in the detai	ils for each gift.			
	Gifts with a total va	llue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
			_		
	Person to Whom You	u Gave the Gift	_		
	Number Street		-		
	City S	tate Zip Code	-		
	Person's relationship	•			
		_			
	Person to Whom You	ı Gave the Gift	-		
	Number Street		-		
	City S	tate Zip Code	-		
	Person's relationship				

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 43 of 70

btor 1	Richard		K	Brechum	Case number (if know	wn)	
•	First Name		Middle Name	Last Name		•	
				_			
. Wit	hin 2 years before y	you filed for	r bankruptcy, did	you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
V	No						
븸	Yes. Fill in the deta	aile for oach	aift or contributi	on			
ш	res. Fill III the deta	alis ioi eaci	i giit or contributi	OH.			
	Gifts or contribution		rities	Describe what you cont	ributed	Date you	Value
	that total more that	an \$600				contributed	
	Charity's Name			-			
	,						
	Number Street			-			
	City	State	Zip Code	-			
rt 6:	List Certain Loss	ses					
gan ✓	No Yes. Fill in the deta Describe the proper	erty you los	st and	Describe any insurance		Date of your	Value of property
	how the loss occu	ırred		Include the amount that in pending insurance claims A/B: Property.		loss	lost
. Wit	ut seeking bankrup	ou filed for l	bankruptcy, did y paring a bankrup				anyone you consulte
. Wit	hin 1 year before yo out seeking bankrup ude any attorneys, ba No	ou filed for lotcy or prep ankruptcy pe	bankruptcy, did y paring a bankrup				anyone you consulte
. Wit	hin 1 year before yo ut seeking bankrup ude any attomeys, ba	ou filed for lotcy or prep ankruptcy pe	bankruptcy, did y paring a bankrup	tcy petition? or credit counseling agencies fo	r services required in your b	pankruptcy.	
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Wit	hin 1 year before yo out seeking bankrup ude any attorneys, ba No Yes. Fill in the deta Semrad Law Firm	ou filed for I otcy or prep ankruptcy pe ails.	bankruptcy, did y paring a bankrup	tcy petition? or credit counseling agencies for credit counsel	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you seeking bankrup ude any attorneys, bankrup yes. Fill in the deta	ou filed for I otcy or prep ankruptcy pe ails.	bankruptcy, did y paring a bankrup	tcy petition? or credit counseling agencies for credit counsel	r services required in your b	Date payment or transfer was made	Amount of payment
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. Wit	Semrad Law Firm Person Who Was Pa 20 S. Clark Street Number Street Email or website add Person Who Was Pa Number Street	ou filed for I otcy or prep ankruptcy pe ails. Paid Illinois State Idress the Payment	bankruptcy, did y paring a bankrup etition preparers, co etition preparers, co etition preparers, co etition preparers, co	tcy petition? or credit counseling agencies for credit counsel	r services required in your b	Date payment or transfer was made	Amount of payment
Wit abo	Semrad Law Firm Person Who Was Pa 20 S. Clark Street Number Street 28th Floor Chicago City Email or website add Person Who Was Pa Number Street City	bu filed for I otcy or preparative per ankruptcy per ankru	bankruptcy, did y paring a bankrup etition preparers, control of the control of t	tcy petition? or credit counseling agencies for credit counsel	r services required in your b	Date payment or transfer was made	Amount of payment
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Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 44 of 70

Deb	tor 1	Richard	K		ase number <i>(if kno</i> i	wn)	
		First Name	Middle Name	Last Name			
17.	hel Do	p you deal with your credito not include any payment or tra	ors or to make payme		nalf pay or transf	er any property to a	nyone who promised to
		No Yes. Fill in the details.					
				Description and value of any pro transferred	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bus	siness or financial affa d transfers made as se	curity (such as the granting of a securi			
		Yes. Fill in the details.					
				Description and value of propert transferred		any property or received or debts pa	Date transfer was made
					III OXOIIGIIQ	,-	aa
		Person Who Received Trans	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ber	hin 10 years before you filed neficiary? ese are often called asset-prote		you transfer any property to a self-	ettled trust or si	imilar device of whic	ch you are a
	V	No Yes. Fill in the details.					
	Ш	163. I III III u IG UGIAIIS.		Description and value of the pro-	operty transferre	d	Date transfer was made
		Name of trust					

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main

Page 45 of 70 Document Debtor 1 Richard Brechum Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it?

City

Name of Storage Facility

State

Zip Code

Number Street

Name

Number City

Street

State

Zip Code

No

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 46 of 70

Brechum Debtor 1 Richard Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet

City

State

Zip Code

State

Zip Code

City

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 47 of 70

Deb		Richard		K	Brechum		Case number (i	f known)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative proceeding	under any environm	nental law? In	nclude settlem	ents and orde	rs.
		No Yes. Fill in the det	tails.							
					Court or agency		Nature	of the case		Status of the case
		Case title			Court Name		_			Pending
		Case number			NumberStreet		_			On appeal
		Case number			City Sta	ate Zip Code	_			Concluded
Part	11:	Give Details Al	oout Your B	usiness or C	onnections to Ar	•				
						ess or have any of th	ne following o	connections to	any business?	,
21.	WILL	A sole propri A member of A partner in a An officer, di An owner of	etor or self-eif a limited liab a partnership rector, or ma at least 5% o	mployed in a tr bility company (naging executi f the voting or e s. Go to Part 12	ade, profession, or LLC) or limited liab we of a corporation equity securities of	r other activity, eithe ility partnership (LLF n a corporation	er full-time or p		any business?	
						e nature of the busi	iness		entification nu	
		Business Name			_			EIN:	iai cocainty na	
		Number Street			_			Dates busin	ess existed	
			Otata	7in Code	Name of ac	countant or bookke	eper			
		City	State	Zip Code				From	10	
					Describe th	e nature of the busi	iness		entification nu ial Security nu	
		Business Name			_			EIN:		
		Number Street			Name of ac	countant or bookke	eper	Dates busin	ess existed	
		City	State	Zip Code	_			From	То	
					Describe th	e nature of the busi	iness		entification nu ial Security nu	
		Business Name								
		Number Street			Name of ac	countant or bookke	eper	Dates busin	ess existed	
		City	State	Zip Code				From	To	

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 48 of 70

Debt	tor 1 Richard	K	Brechum	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or othe		did you give a financial staten	nent to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in the	e details below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number St	reet		
	City	State Zip Code	<u> </u>	
Part	12: Sign Below	ı		
t	rue and correct. I	understand that making a fals	se statement, concealing prop	ments, and I declare under penalty of perjury that the answers are berty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Richard Brechum		×
	Si	gnature of Debtor 1		Signature of Debtor 2
	D	ate 2/7/2018		Date
	Did you attach add	litional pages to Your Stateme	ent of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
[[✓ No Yes			
	Did you pay or agre	ee to pay someone who is not	an attorney to help you fill ou	t bankruptcy forms?
Į į	✓ No			
Ī	Yes. Name of p	erson		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 49 of 70

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nortr	ern District of Illinois		
In re	Richard K Brechum			Case No.	
_	Debtor		-		(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF ATT	ORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the	filing of the petition in bankrup	otcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$4,000.00
	Prior to the filing of this statement I h	nave received			\$750.00
	Balance Due				\$3,250.00
2	. The source of the compensation paid	I to me was:			
	J Debtor	Ot	ner (specify)		
3	. The source of the compensation paid	I to me is:			
	✓ Debtor	Ot	ner (specify)		
4	I have not agreed to share the abmembers and associates of my la		ompensation with any other pe	erson unless the	y are
	I have agreed to share the above members or associates of my law the people sharing in the compet	firm. A copy of	the agreement, together with a		
5	. In return for the above-disclosed fee,	I have agreed to	render legal service for all asp	ects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, ar	nd rendering advice to the debt	or in determining	g whether to file a petition in
	b. Preparation and filing of any	oetition, schedu	les, statements of affairs and p	olan which may b	e required;
	c. Representation of the debtor	at the meeting o	f creditors and confirmation h	earing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	ceedings and other contested	bankruptcy matt	rers;
6	. By agreement with the debtor(s), the	above-disclosed	I fee does not include the follo	wing services:	
			CERTIFICATION		
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of a	ny agreement or arrangement	for payment to m	ne for representation of the
	2/7/2018		/s/ Elise I	Harmening	
	Date		Signature	of Attorney	
			Semrad	Law Firm	
				f law firm	
1					

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 50 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 51 of 70

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 52 of 70

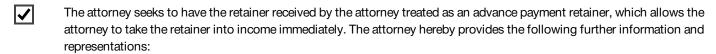
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$750.00 toward the flat fee, leaving a balance due of \$3,250.00; and \$52.00 for expenses, leaving a balance due of \$3,612.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/7/2018	
Signed:		
/s/ Rich	ard Brechum	
		/s/ Elise Harmening
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 59 of 70

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Brechum, Richard K	Case No.		
Debtor(s)				
		Chapter.	Chapter13	
	VERIFICA	TION OF CREDITOR MAT	TRIX	
Tr knowledge	he above named Debtors hereby verify thate.	at the attached list of creditors is to	rue and correct to the best of their	
Date:	2/7/2018	/s/ Brechum, Ri Brechum, Richa Signature of De	ard K	

SOURCE RECEIVABLES MNG 4615 DUNDAS DR STE 102 GREENSBORO, NC, 27407

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Arnold Scott Harris PC 111 W Jackson # 600 Chicago, IL, 60604

5 Star Auto Service and Sales 7446 N Clark St Chicago, IL, 60626

AFNI, INC. PO Box 3517 Bloomington, IL, 61702 Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 61 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 62 of 70

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 63 of 70

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stav.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 64 of 70

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 65 of 70

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$750.00 toward the flat fee, leaving a balance due of \$3,250.00; and \$52.00 for expenses, leaving a balance due of \$3,612.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed: /s/ Richard Brechum /s/ Elise Harmening	Date:	2/7/2018		
/s/ Elise Harmening	Signed			
	/s/ Rich	nard Brechum	/s/ Elise Harmening	`\
Debter(s) Attorney for Debter(s)	Debtor((s)	Attorney for Debtor(s)	

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 66 of 70

Debtor 1 Richard First Name	K Middle Name	Brechum	Case number (// known)	
Parisa Answer These Qu		Last Name		
16. What kind of debts do you have?	16a. Are your debts princurred by an ind Incurred b	marily consumer debt ividual primarily for a pe 16b. 17. marily business debts? ss or investment or thro 6c.	ersonal, family, or househ	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid	hapter 7. Do you estimate		erty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000- 5,001- 10,001		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	00,000 S10,000 S50,000 S50,000	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
²⁰ . How much do you estimate your liabilities to be?	∑ \$0-\$50,000 ∑ \$50,001-\$100,000 ∑ \$100,001-\$500,000 ∑ \$500,001-\$1 million	[] \$10,00 [] \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pare / Sign Below				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	/s/ Richard Brechum Signature of Debtor 1	The second secon	Signature of De	btor 2
en de la companya de	Executed on27/2	018 M / DD / YYYY	Executed on	MM / DD / YYYY

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 67 of 70

Fill-l effails-into l Debtor t	mation to identify your case			
Debtor 1		And the second of the second		
l	Richard	К	Brechum	
O = 1 + + = = 10	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the: N	orthern	District of Illinois	
Case number		**************************************	(State)	
(It known)	***************************************			
Official	Form 106Dec			Check if this is an amended filing
Declarat	ion About an In	dividual Debi	tor's Schedules	12/15
If two married	people are filing together,	both are equally respo	nsible for supplying correct in	formation.
money or prop	erty by fraud in connection 1341, 1519, and 3571.	with a bankruptcy cas	se can result in fines up to \$25	g a false statement, concealing property, or obtaining 0,000, or imprisonment for up to 20 years, or both. 18
Panter Sign	Below			
		o who is NOT an attorn	ney to help you fill out bankrup	tcy forms?
		e who is NOT an attorn	ney to help you fill out bankrup	tcy forms?
Did you p		e who is NOT an attorr		on Preparer's Notice, Declaration, and

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 2/7/2018

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 68 of 70

Debtor 1	Richard First Name	K Middle Name	Brechen	Case number @anown
28. Wi	and the second control of the property of the second control of the second of the seco	ntainmitheliga tiga parit. An arin'n stigan a marin ana finin abit i	Lasi Name u give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the details below.			
			Date issued	
	Name		MM/DD/YYYY	-
	Number Street			
	City State	Zip Code		
Panery	Sign Below			
true .	and correct. I understand that akruptcy case can result in fin	i making a raise state	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Richard Bred	the state of the s		*
	Signature of Debto	1		Signature of Debtor 2
	Date 2/7/2018			Date
Did y	ou attach additional pages to	Your Statement of F	inancial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
-	io 'es			
Did ye	ou pay or agree to pay someo	ne who is not an atto	rney to help you fill out I	pankruptcy forms?
Ø,	lo			
	fes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 69 of 70

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Brechum, Richard K	Countle	
-	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VER	FICATION OF CREDITOR MAT	RIX
Th knowledge	ne above named Debtors hereby v e.	erify that the attached list of creditors is tn	ue and correct to the best of their
Date:	2/7/2018	/s/ Brechum, Ricl Brechum, Richard Signature of Deb	d K

Case 18-03439 Doc 1 Filed 02/07/18 Entered 02/07/18 15:24:15 Desc Main Document Page 70 of 70

Debi	or 1 Richard First Name	K Middle Name	Brechum Last Name	Case number (disnown)	
16.	Calculate the median fa	mily income that applies to	vou. Follow these steas:		an ann ann a ta chaith ta chaid ta chaid ann a gaigean ga meach an ann an
	16a. Fill in the state in wh		Illinois		
	16b. Fill in the number of	people in your household.	1		
: 2 5		illy income for your state and s	ize of		\$49,682.00
	household using the link specific	and in the compress inefractions	To find a	list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	
17.	How do the lines compa		or una rorut. Titta ist maj	also be available at the bankruptcy clerk's office.	
	17a. Line 15b is less under 11 U.S.C.	than or equal to line 16c. On th § <i>1325(b)(3)</i> . Go to Part 3. D	ne top of page 1 of this for one of the second of the seco	rm, check box 1. Disposable income is not determine of Disposable Income (Official Form 122C-2).	d
	— U.S.C. § 1325(b	than line 16c. On the top of p $J(3)$. Go to Part 3 and fill out current monthly income from 1	Calculation of Disposa	box 2, Disposable income is determined under 11 teleficial Form 122C-2). On line 39 of the	ıt.
Part	Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b)(()	
18.	Copy your total average	monthly income from line 11			\$1,200.00
19.	Deduct the marital adjust commitment period under	stment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse is a	ot filing with you, and you contend that calculating the property of the spouse's income, copy the amount from line 13.	ĉ
		ent does not apply, fill in 0 on			- <u>\$0.00</u>
	19b. Subtract line 19a fr	om line 18.			\$1,200.00
20.	Calculate your current n	nonthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$1,200.00
	Multiply by 12 (the nu	imber of months in a year).			x 12
	20b. The result is your curr	rent monthly income for the ye	ar for this part of the form		\$14,400.00
	20c. Copy the median fam	ily income for your state and s	ze of household from lin	16c.	549,682.00
21.	How do the lines compar	e?			
	Line 20b is less than li commitment period is	ne 20c. Unless otherwise order 3 years. Go to Part 4.	red by the court, on the t	op of page 1 of this form, check box 3. The	
	Line 20th is more than 4. The commitment per	or equal to line 20c. Unless of eriod is 5 years. Go to Part 4.	nerwise ordered by the co	urt, on the top of page 1 of this form, check box	
Part					
	By signing here, I deck	are under penalty of perjury tha	t the information on this	tatement and in any attachments is true and correct.	
	🎉 /s/ Richard Bre	chum	×		
	Signature of Debto			nature of Debtor 2	
	Date 2/7/2018	-	Da	Particular de la companya del companya de la companya del companya de la companya	
	MM/DD/YY	(Y		MM/DD/YYYY	
	If you checked 17a, do If you checked 17b, fill above.	NOT fill out or file Form 122C out Form 122C-2 and file it w	-2. ith this form. On line 39 o	f that form, copy your current monthly income from li	ne 14